

**Information to identify the case:**

Debtor 1	<u>Peter-Donnell Boynton</u>	Social Security number or ITIN	xxx-xx-5707
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-28636-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter-Donnell Boynton

12/6/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Peter-Donnell Boynton  
Debtor

Case No. 19-28636-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 06, 2021

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2021:**

Recip ID	Recipient Name and Address
db	+ Peter-Donnell Boynton, 14 Manor Drive, Neptune, NJ 07753-3525
cr	+ Fay Servicing, LLC as servicer for U.S. Bank Trust, Friedman Vartolo LLP, 1325 Franklin Ave, Garden City, NY 11530-1666
cr	+ Fay Servicing, LLC as servicer for U.S. Bank Trust, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
cr	+ HYUNDAI CAPITAL AMERICA, P.O. Box 961245, Fort Worth, TX 76161-0244
cr	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSRMF MH MAS, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518489261	+ Allen Chern, LLC, 79 West Monroe Street, 5th Floor, Chicago, IL 60603-4901
518489264	Edifinancial Services, PO Box 36008, Knoxville, TN 37930-6008
518489268	+ Mr. Cooper/Nationstar, Attn: Bankruptcy, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
518518336	++++ NATIONSTAR MORTGAGE, LLC D/B/A MR. COOPER, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311 address filed with court:, Nationstar Mortgage, LLC d/b/a Mr. Cooper, Gross Polowy, LLC, 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311
518552181	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO box 619096, Dallas TX 75261-9096
518518329	+ Nationstar Mortgage, LLC d/b/a Mr. Cooper, Gross Polowy, LLC, 1775 Wehrle Drive, Suite 100, Williamsville, New York 14221-7093
519213929	U.S. Bank Trust National Association, et al, c/o Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519213930	+ U.S. Bank Trust National Association, et al, c/o Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609 U.S. Bank Trust National Association, et 75381-460
518664498	+ U.S. Bank Trust, N.A., Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
518664499	+ U.S. Bank Trust, N.A., Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134, U.S. Bank Trust, N.A., Caliber Home Loans, Inc. 73134-2500

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 06 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518489262	EDI: CAPITALONE.COM	Dec 07 2021 01:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518552970	+ EDI: AIS.COM	Dec 07 2021 01:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518607865	EDI: CITICORP.COM	Dec 07 2021 01:38:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518489263	+ EDI: CITICORP.COM	Dec 07 2021 01:38:00	Citibank/The Home Depot, Citicorp Credit Services, Attn: Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
518572522	+ Email/Text: bankruptcy@flagshipcredit.com		

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518489265	+ EDI: AMINFOFP.COM	Dec 06 2021 20:36:00	FLAGSHIP CREDIT ACCEPTANCE, PO BOX 3807, Coppell, TX 75019-5877
518489266	+ Email/Text: bankruptcy@flagshipcredit.com	Dec 07 2021 01:38:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
518605680	+ EDI: HY11.COM	Dec 06 2021 20:36:00	Flagship Credit Acceptance, PO Box 1419, Chadds Ford, PA 19317-0688
518583608	+ EDI: JEFFERSONCAP.COM	Dec 07 2021 01:38:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
518601751	+ EDI: AIS.COM	Dec 07 2021 01:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
		Dec 07 2021 01:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSRMF MH MAS, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
519441048	*+	Peter-Donnell Boynton, 14 Manor Drive, Neptune, NJ 07753-3525
518489267	##	KIa Motor Finance, PO Box 650805, Dallas, TX 75265-0805

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSRMF MH MASTER PARTICIPATION TRUST II bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSRMF MH MASTER PARTICIPATION TRUST II dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Jerome B. Blank

on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSRMF MH MASTER PARTICIPATION TRUST II  
nj.bkecf@fedphe.com

John R. Morton, Jr.

on behalf of Creditor HYUNDAI CAPITAL AMERICA ecfmail@mortoncraig.com mortoncraige@cf@gmail.com

Jonathan C. Schwalb

on behalf of Creditor Fay Servicing LLC as servicer for U.S. Bank Trust National Association, not in its individual capacity, but  
solely as Trustee of LSRMF MH Master Participation Trust II bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb

on behalf of Creditor Fay Servicing LLC as servicer for U.S. Bank Trust National Association, not in its individual capacity, but  
solely as Trustee of LSF10 Master Participation Trust bankruptcy@friedmanvartolo.com

Maria D. Ramos-Persaud

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mramos-persaud@grosspolowy.com,  
ecfnotices@grosspolowy.com

Sindi Mncina

on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSRMF MH MASTER PARTICIPATION TRUST II  
smncina@raslg.com

Steven P. Kelly

on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSRMF MH MASTER PARTICIPATION TRUST II  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Thomas J Orr

on behalf of Debtor Peter-Donnell Boynton tom@torrlaw.com xerna@aol.com;orrtr87054@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13